

Cal Bank Shows Record Profit

United California Bank has reported earnings for 1963 28 per cent greater than the previous year. Frank L. King, president of the bank, told stockholders earnings were \$16,030,781, or \$3.06 per share for the year. Capital funds increased by \$62 million in the third quarter of 1963. Total deposits stood at \$2,596,454,226, up about nine per cent, and demand deposits were \$1,485,006,411. Time deposits were \$1,111,447,815.

Culture is the habit of being pleased with the best and knowing why. —Henry Van Dyke

Restaurants Expect Big Upsurge During New Year

By REYNOLDS KNIGHT
Eateries of all types, from the hamburger grill on Main Street to the dignified dining room of the local hotel, are hoping more than ever before for a record surge of hungry, free-spending patrons after the New Year's holiday. Restaurant operators have been less prosperous over the

past few years for a variety of reasons. One is rising labor costs, spurred by increases in the minimum wage. Another is steeper city and state taxes. On another front, nationally operating companies in the motel business, retailing, and other fields have been adding restaurants to their facilities—to the point where some areas have, in effect, a restaurant surplus. (Happily, there's been no drop-off of note in total "eating out" by Americans, who according to one estimate now spend \$18 billion annually on meals away from home.) An additional problem to some parts of the industry is described as the "chef gap." The demand for good chefs for

quality dining places has run ahead of supply — pushing the wage level to a point where less affluent establishments can't afford a highly qualified chef.

of this decade is busily tackling a score of technical challenges to insure the venture's success. One ticklish area concerns handling of the impact on landing — on a surface about which Man knows relatively little. Currently scientists of The Bendix Corp. in South Bend, Ind., are studying a shock-absorbing system to permit a

Under a contract from the National Aeronautics and Space Administration, scientists of the Bendix Products Aerospace division are testing crushable aluminum honeycomb structures under various environmental conditions they expect the spacecraft would encounter. This space-minded company also plans to build a new testing device that will permit observation of the material under vacuum conditions in temperatures ranging from minus 260 degrees to plus 300 degrees (Fahrenheit).

Work on the shock-absorbing system falls under one of a number of contracts held by Bendix for research in the space exploration field.

A GLOWING FORECAST — The top service executive of one of the nation's best known retailing organizations looks to 1964 as a strong year for the economy — and for his own business as well.

"The continued high level of confidence in the structure of our nation's free enterprise system, which has been demonstrated by business and consumers in recent weeks, should move the economy ahead to an even stronger position in 1964," according to Robert C. Kirkwood, president of the F. W. Woolworth Co.

"The management at F. W. Woolworth Co. is optimistic about the coming year," he says, "and the company plans to take full advantage of the nation's rising economy and to continue its expansion program."

Kirkwood notes that the confidence his company has in the current strength of the economy is illustrated by its continued expansion in 1963. In addition to the acquisition of Kinney Shoe Corp., which enabled Woolworth's to diversify without altering its traditional, retailing character, the company opened three new Woolco Department Stores, 39 new variety stores, including Woolworth's largest store, in Denver. Also, 99 stores were enlarged or refurbished in the past year.

Concerning the general economy, "increasing personal incomes, combined with the possibility of a tax cut, should place the consumer in a strong position to buy the goods and services that can assure our economic well-being," Kirkwood adds.

THINGS TO COME—For that authentic look of old-fashioned planking, a Pennsylvania maker of building materials has developed a new flooring having hardwood veneer and showing simulated, the wooden pegs spaced at random intervals... a new table-top game tests the players' knowledge of the various states; the contestants answer questions about state nicknames, their capitals, state flower and the like.

PRIVATE SUBMARINES — Although the layman would assume that all submarine vessels are built for the Navy and constructed in large government or private shipyards, such is not entirely the case. Several companies have gone into the business of building small, special-purpose subs for industrial and even pleasure use. Laying underwater pipeline and communications cables can be facilitated when a sub is at the spot. And sub builders also think there's a market for underwater sight-seeing subs. One builder now has a model costing \$29,600 — not costly compared to military types.

BITS O' BUSINESS — Auto manufacturers are greeting the New Year in a generally optimistic mood; one top executive thinks total industry sales will hold very close to the total of 7.5 million plus of 1963... A similar note is sounded for the steel industry, which expects January production figures to rise from five to ten per cent over December levels.

Bear Earns Seat At Round Table — Ben L. "Ted" Bear Jr., agent of New York Life in the Southwest area, has earned membership in the 1964 Million Dollar Round Table, the life insurance industry's 3,500 member international organization of million-dollar-a-year sales producers.

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